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Substitute for form 1449/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/743,484
Date Submitted: February 25, 2008 (use as many sheets as necessary)				Filing Date	December 22, 2003
				First Named Inventor	Michael WILLIAMS
				Art Unit	3691
				Examiner Name	Narayanswamy Subramanian
Sheet	1	of	1	Attorney Docket Number	037607-0177

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)				
		6,226,624		05-01-2001	Watson et al.	
		6,233,566		05-15-2001	Levine et. al.	
		6,988,082		01-17-2006	Williams et. al.	
		7,089,503		08-08-2006	Bloomquist et. al.	

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS						
Examiner Initials*	Cite No. ¹	U.S. Patent Application Document		Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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FOREIGN PATENT DOCUMENTS						
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NON PATENT LITERATURE DOCUMENTS						
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.				T ⁶
		FANNIE MAE, "Servicing Guide", 1995-2002 et al, 318 pages, Forward, Table of Contents, Sections III, IX, X, and XI, Fannie Mae, USA				
		FANNIE MAE, "Selling", 1995-2002 et al, 1119 pgs, Fannie Mae, USA				

Examiner Signature	Date Considered
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